

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KELLIE M BRAZEALE

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-10744 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/03/2016 and confirmed on 10/25/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		32,545.00
Less Refunds to Debtor	103.95	
TOTAL AMOUNT OF PLAN FUND		32,441.05

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,650.00	
Trustee Fee	1,572.13	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,222.13

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NORTHWEST FEDERAL CREDIT UNION	1,175.36	1,175.36	129.10	1,304.46
	Acct: 3807				
	US BANK NA - TRUSTEE	0.00	0.00	0.00	0.00
	Acct: 9765				
					1,304.46
Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	KELLIE M BRAZEALE	0.00	0.00	0.00	0.00
	Acct:				
	KELLIE M BRAZEALE	103.95	103.95	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,700.00	3,700.00	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	950.00	950.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX4/21				
	INTERNAL REVENUE SERVICE*	11,877.87	11,877.87	0.00	11,877.87
	Acct: 4398				
	VIRGINIA DEPT OF TAXATION	3,148.95	3,148.95	0.00	3,148.95
	Acct: 4398				
	ROUTE 8 AUTO SALES*	6,501.70	6,501.70	1,670.42	8,172.12
	Acct:				
					23,198.94
Unsecured					
	CONDOMINIUMS AT KIRKPATRICK FARM:	0.00	0.00	0.00	0.00
	Acct: 1300				
	US DEPARTMENT OF EDUCATION	25,319.70	1,266.15	0.00	1,266.15
	Acct: 4398				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0002				
	NORTHWEST FEDERAL CREDIT UNION	4,201.21	210.09	0.00	210.09
	Acct: 3807				
	NORTHWEST FEDERAL CREDIT UNION	2,790.75	139.56	0.00	139.56

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3807				
	SPECIALIZED LOAN SERVICING LLC*	0.00	0.00	0.00	0.00
	Acct: 8588				
	TBL	0.00	0.00	0.00	0.00
	Acct: 7059				
	INTERNAL REVENUE SERVICE*	1,132.89	56.66	0.00	56.66
	Acct: 4398				
	VIRGINIA DEPT OF TAXATION	861.00	43.06	0.00	43.06
	Acct: 4398				
	JOSHUA I GOLDMAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	GEORGE MASON UNIVERSITY	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 1,715.52

TOTAL PAID TO CREDITORS 26,218.92

TOTAL CLAIMED

PRIORITY	21,528.52
SECURED	1,175.36
UNSECURED	34,305.55

Date: 09/24/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
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IN RE:

KELLIE M BRAZEALE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-10744 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Kellie M. Brazeale
Debtor

Case No. 16-10744-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Sep 27, 2021

User: jmar
Form ID: pdf900

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2021:

Recip ID	Recipient Name and Address
db	+ Kellie M. Brazeale, 28 Keith Avenue, Oil City, PA 16301-2243
14275829	+ Condominiums at Kirkpatrick Farms Assoc., c/o Raymond Cerese, 20605 Gordon Park Square, Suite 170, Ashburn, VA 20147-3147
14275830	+ County of Loudoun, PO Box 1000, Leesburg, VA 20177-1000
14269095	+ Federal Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
14269096	+ George Mason University Student Accounts, 4400 University Drive, Fairfax, VA 22030-4444
14269102	+ Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
14269103	+ Specialized Loan Servicing, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005
14269105	+ TBL, 560 South Herlong Avenue, Rock Hill, SC 29732-9360
14269106	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
14353061	U.S. Bank, National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14337670	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14343296	+ Email/Text: bkr@taxva.com	Sep 27 2021 23:25:00	Commonwealth of Virginia, c/o Department of Taxation, PO Box 2156, Richmond, VA 23218-2156
14269098	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 27 2021 23:24:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14269094	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 27 2021 23:39:23	Chase Mortgage, Po Box 24696, Columbus, OH 43224
14269100	+ Email/PDF: lossmitigation@nwfcu.org	Sep 27 2021 23:39:53	Northwest Federal Credit Union, 200 Springs Street, Herndon, VA 20170-5292
14269101	+ Email/PDF: lossmitigation@nwfcu.org	Sep 28 2021 00:51:13	Northwest Federal Credit Union, PO Box 1229, Herndon, VA 20172-1229
14269104	+ Email/PDF: gecsed@recoverycorp.com	Sep 27 2021 23:39:37	Synchrony Bank / Lowes, Po Box 965064, Orlando, FL 32896-5064
14275831	+ Email/Text: bkr@taxva.com	Sep 27 2021 23:25:00	VA Department of Taxation, PO Box 1478, Richmond, VA 23218-1478

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank, National Association, as Trustee for BE
14269099	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027

District/off: 0315-1

User: jmar

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Date Rcvd: Sep 27, 2021

Form ID: pdf900

Total Noticed: 18

14269097

*

Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association, as Trustee for BEAR STEARNS MORTGAGE FUNDING TRUST 2007-SL1 MORTGAGE-BACKED CERTIFICATES, SERIES 2007-SL1 bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Kellie M. Brazeale dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Joshua I. Goldman	on behalf of Creditor U.S. Bank National Association, as Trustee for BEAR STEARNS MORTGAGE FUNDING TRUST 2007-SL1 MORTGAGE-BACKED CERTIFICATES, SERIES 2007-SL1 jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5